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No. 46

Abstract of Reports of the Condition of

Montana

State Banks, Trust Companies, Investment Companies and Private Banks

On December 31, 1917
and Comparison With Reports of
November 20, 1917

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ABSTRACT NO 46

Aggregate Resources and Liabilities of the 262 State Banks, Trust Companies, and Investment Companies and 12 Private Banks of Montana, December 31, 1917 and Comparison with Report of 262 State Banks and 13 Private Banks, November 20, 1917

	State Banks, Trust Companies and Investment Companies		PRIVATE BANKS		COMBINED REPORT			
RESOURCES	Dec. 31, 1917	Nov. 20, 1917	Dec. 31, 1917	Nov. 20, 1917	Dec. 31, 1917	Nov. 20, 1917	Increase	Decrease
Loans and Discounts	$ 68,537,589.01	$ 68,619,608.36	$ 3,090,587.73	$ 3,055,518.24	$ 71,628,176.74	$ 71,675,126.60	$	$ 46,949.86
Overdrafts	459,532.29	508,849.37	41,951.58	77,505.63	501,483.87	586,355.00		84,871.13
Bonds, warrants, etc.	7,545,960.56	7,914,268.55	3,502,138.47	3,850,936.29	11,048,099.03	11,765,204.84		717,105.81
Banking House, Fur. & Fix.	2,953,242.11	2,993,321.80	276,641.77	280,139.16	3,229,883.88	3,273,460.96		43,577.08
Other Real Estate	679,826.16	691,177.70	489,456.49	489,920.49	1,169,282.65	1,181,098.19		11,815.54
Gold	1,059,965.00	1,032,259.50	169,770.00	168,642.50	1,229,735.00	1,200,902.00	28,833.00	
Silver and minor coin	466,219.32	435,153.21	46,649.42	43,889.65	512,868.74	479,042.86	33,825.88	
Currency	2,631,677.35	2,747,956.05	456,657.00	466,406.00	3,088,334.35	3,214,362.05		126,027.70
Due from Approved Reserve Agents	17,825,702.80	17,565,312.86	2,693,979.46	2,875,200.44	20,519,682.26	20,440,513.30	79,168.96	
Due from Other Banks	2,134,194.67	2,223,828.28	171,782.33	219,645.11	2,305,977.00	2,443,473.39		137,496.39
Checks and Cash Items	745,669.73	633,708.86	78,795.04	58,078.00	824,464.77	691,786.86	132,677.91	
Other Resources	499,835.26	461,272.78	1,135.23	1,108.87	500,970.49	462,381.65	38,588.84	
Expense over Earnings	27,757.02	39,017.54	2,531.16	1,265.16	30,288.18	40,282.70		9,994.52
Total	$105,567,171.28	$105,865,734.86	$11,022,075.68	$11,588,255.54	$116,589,246.96	$117,453,990.40		$864,743.44
LIABILITIES								
Capital Stock	$ 10,540,000.00	$ 10,430,000.00	$ 692,000.00	$ 711,000.00	$ 11,232,000.00	$ 11,141,000.00	$ 91,000.00	$
Surplus	2,734,479.82	2,753,407.84	60,500.25	60.500.25	2,794,980.07	2,813,908.09		18,928.02
Undivided Profits	2,200,941.52	2,308,420.02	54,433.52	177,339.25	2,255,375.04	2,485,759.27		230,384.23
Due to Banks	4,714,573.19	4,329,156.96	266,492.64	294,572.79	4,981,065.83	4,623,729.75	357,336.08	
Demand Deposits	56,158,437.87	57,745,943.45	6,414,752.66	6,679,027.71	62,573,190.53	64,424,971.16		1,851,780.63
Time Deposits	26,497,120.93	25,679,153.14	3,507,264.37	3,647,490.33	30,004,385.30	29,326,643.47	677,741.83	
Bills Payable	2,660,323.46	2,499,133.98	25,500.00	10,649.15	2,685,823.46	2,509,783.13	176,040.33	
Other Liabilities	61,294.49	120,519.47	1,132.24	7,676.06	62,426.73	128,195.53		65,768.80
Total	$105,567,171.28	$105,865,734.86	$11,022,075.68	$11,588,255.54	$116,589,246.96	$117,453,990.40		$864,743.44
Average Reserve	25.67%	25.45%	33.51%	34.17%	26.82%	26.40%		

Charters Issued from November 20, 1917 to December 31, 1917:

Marcum State Bank, Cascade.

New Banks Included in this Call for the First Time:

Lehigh State Bank, Lehigh.
Marcum State Bank, Cascade.

Nationalized:

Chester State Bank, Chester.
Redwater Valley State Bank, Circle.

Total Deposits November 20, 1917	$98,375,344.38
Total Deposits December 31, 1917	97,558.641.66
Total Decrease	$ 816,702.72
Total Reserve Reported December 31, 1917	$28,481,062.12
Total Reserve Required 15%	14,633,796.24
Surplus Reserve	$13,847,265.88

REGISTER OF MONTANA STATE BANKS
DECEMBER 31, 1917.

Anaconda	Daly Bank & Trust Co.
Antelope	Citizen's State Bank.
Ashland	Bank of Ashland.
Augusta	Peoples Bank of Augusta.
Baker	Baker State Bank.
Bainville	Farmer's State Bank.
Ballantine	Ballantine State Bank.
Barber	Farmers State Bank.
Belfry	Bank of Belfry.
Belgrade	Belgrade State Bank.
	Farmers Bank.
Belmont	Belmont State Bank.
Belt	State Bank of Belt.
	Farmers and Miners State Bank of Belt.
Benchland	Benchland State Bank.
Big Fork	The State Bank of Big Fork.
Big Sandy	The Northern Montana State Bank.
Big Timber	Citizen's State Bank.
	Commercial Bank & Trust Co.
	Scandinavian American Bank of Big Timber.
Billings	American Bank & Trust Co.
	Security Trust & Savings Bank.
Bole	Bole State Bank.
Boulder	Bank of Boulder.
Bowdoin	Bowdoin State Bank.
Box Elder	Security State Bank.
Bozeman	Gallatin Trust & Savings Bank.
Brady	Farmers State Bank.
Bridger	First State Bank of Bridger.
Broadview	Mutual State Bank.
Brockway	First State Bank of Brockway.
Buffalo	First State Bank.
Butte	Daly Bank & Trust Co.
	Miner's Savings Bank & Trust Co.
Bynum	First State Bank of Bynum.
Carter	Carter State Bank.
Cascade	First State Bank.
	Marcum State Bank.
Chester	First State Bank.
Chinook	Lohman State Bank.
Choteau	Citizen's State Bank.
Clyde Park	Citizen's State Bank.
Coburg	Farmers State Bank of Coburg.
Coffee Creek	First State Bank of Coffee Creek.
Columbus	Columbus State Bank.
Circle	Circle State Bank.
Conrad	Pondera Valley Bank.
Corvallis	Corvallis State Bank.
Culbertson	Citizen's State Bank.
	State Bank of Culbertson.
Custer	Custer State Bank.
Cut Bank	Farmers' State Bank.
Darby	State Bank of Darby.
Dayton	Dayton State Bank.
Deer Lodge	Larabie Bros., Bankers, Inc.
Denton	Denton State Bank.
Devon	Security State Bank of Devon.
Dillon	Beaverhead State Bank.
	State Bank of Dillon.
	Security State Bank.
Dixon	Farmers & Merchants State Bank.
Dodson	State Bank of Dodson.
Dooley	Citizens State Bank.
Drummond	Drummond State Bank.
Dunkirk	Dunkirk State Bank.
Dutton	State Bank of Dutton.
East Helena	East Helena State Bank.
Edgar	Edgar State Bank.
Enid	Farmers State Bank.
Ekalaka	Ekalaka State Bank.
Ennis	Southern Montana Bank.
Eureka	Farmers & Merchants State Bank.
Fairfield	State Bank of Fairfield.
Fairview	Bank of Fairview.
	Security State Bank of Fairview.
Fallon	Montana State Bank.
Flaxville	State Bank of Flaxville.
Forsyth	Bank of Commerce of Forsyth.
Fort Benton	Benton State Bank.
Frazer	Farmers & Merchants State Bank.
Fromberg	Clark's Fork Valley Bank.
Froid	First State Bank of Froid.
Genou	Genou State Bank.
Geraldine	Montana State Bank.
Geyser	First State Bank.
Gildford	Farmers State Bank of Gildford.
	Gildford State Bank.
Gilman	Gilman State Bank.
Glasgow	Milk River Valley Bank.
	Farmers-Stockgrowers Bank.

State Banks (Continued)

Glendive	Exchange State Bank.
	Glendive State Bank.
Glentana	Farmers State Bank of Glentana.
	Pioneer State Bank.
Grass Range	State Bank of Grass Range.
Great Falls	American Bank & Trust Co. of Great Falls.
	Cascade Bank.
	Conrad Banking Co.
	Stanton Trust & Savings Bank.
Hall	Granite County Bank.
Hamilton	Citizens State Bank.
	Ravalli County Bank.
Hardin	Hardin State Bank.
Harrison	Harrison State Bank.
Harlem	Blaine County State Bank.
Harlowton	Continental Bank & Trust Co.
	Bank of Wheatland County.
Havre	Security State Bank.
	Farmers State Bank.
Hedgesville	Hedges State Bank.
Helena	Banking Corporation of Montana.
	Conrad Trust & Savings Bank.
	Montana Trust & Savings Bank.
	Union Bank & Trust Co.
Highwood	Highwood State Bank.
	Farmers State Bank.
Hilger	First State Bank.
Hingham	Hingham State Bank.
Hinsdale	Valley County Bank.
Hobson	Fergus County State Bank.
Homestead	Homestead State Bank.
Hot Springs	Camas State Bank.
Huntley	Huntley State Bank.
Hysham	Treasure State Bank.
Inverness	Inverness State Bank.
Ismay	Farmers & Stockgrowers State Bank.
Joliet	Joliet State Bank.
	Rock Creek State Bank.
Joplin	First State Bank.
Jordan	First State Bank.
Judith Gap	Security State Bank.
Kalispell	Bank of Commerce.
Kolin	First State Bank of Kolin.
Kremlin	First State Bank of Kremlin.
	The Farmers State Bank of Kremlin.
Lambert	Farmers State Bank.
	First State Bank of Lambert.
Laredo	First State Bank of Laredo.
Laurel	Laurel State Bank.
Lavina	Lavina State Bank.
Lehigh	Lehigh State Bank.
Lewistown	Bank of Fergus County.
	Empire Bank & Trust Co.
	Lewistown State Bank.
Libby	First State Bank.
Livingston	First State Bank.
Lohman	Farmers State Bank of Lohman.
Loma	Loma State Bank.
Lothair	Lothair State Bank.
Madoc	State Bank of Madoc.
Malta	First State Bank.
Manhattan	Manhattan State Bank.
	Home State Bank.
Martinsdale	State Bank of Martinsdale.
Medicine Lake	Farmers State Bank.
	First State Bank.
	Security State Bank.
Melstone	Melstone State Bank.
Miles City	Commercial State Bank.
	Custer County Bank.
Mildred	Mildred State Bank.
Missoula	Missoula Trust & Savings Bank.
	American Bank & Trust Co.
Moccasin	Moccasin State Bank.
Mondak	Mondak State Bank.
Montague	Montague State Bank.
Moore	State Bank of Moore.
Musselshell	Musselshell State Bank.
Nashua	State Bank of Nashua.
Ollie	Ollie State Bank.
Opheim	First State Bank of Opheim.
	Farmers State Bank of Opheim.
Oswego	Farmers and Merchants Bank.
Outlook	Security State Bank.
	State Bank of Outlook.
Ovando	First State Bank.
Park City	Park City State Bank.
Pendroy	Farmers State Bank of Pendroy.
Philipsburg	First State Bank.
	Philipsburg State Bank.
Piniele	Piniele State Bank.
Plains	Farmers & Merchants State Bank.
Plentywood	State Bank of Plentywood.
	Sheridan County State Bank.
	Riba State Bank.
Plevna	First State Bank of Plevna.

State Banks (Continued)

Polson	Flathead County State Bank.
	Security State Bank.
Pony	Morris State Bank.
Poplar	Traders' State Bank.
Power	Power State Bank.
Rapelje	Lake Basin State Bank.
Red Lodge	Red Lodge State Bank.
	Meyer & Chapman State Bank.
Redstone	State Bank of Redstone.
Reed Point	Reed Point State Bank.
Richey	First State Bank.
Ringling	Ringling State Bank.
Roberts	Roberts State Bank.
Ronan	Ronan State Bank.
Rosebud	Rosebud State Bank.
Roundup	Citizens State Bank.
Roy	Security State Bank.
Rudyard	Farmers State Bank of Rudyard.
Ryegate	State Bank of Ryegate.
	Farmers and Merchants State Bank.
St. Ignatius	Mission State Bank of St. Ignatius.
Saco	Farmers & Merchants State Bank.
Salesville	Salesville State Bank.
Savage	Farmers & Merchants State Bank.
Scobey	Citizens State Bank.
Shawmut	State Bank of Shawmut.
Shelby	First State Bank.
Shepherd	Shepherd State Bank.
Sheridan	Sheridan State Bank.
Sidney	Yellowstone Valley Bank & Trust Co.
Simms	Sun River Valley State Bank.
Somers	State Bank of Somers.
Square Butte	Square Butte State Bank.
Stanford	Basin State Bank.
Stevensville	First State Bank.
Stockett	State Bank of Stockett.
Sunburst	Sunburst State Bank.
Superior	Superior State Bank.
Sweet Grass	First International Bank.
	Farmers & Merchants State Bank.
Terrace	First State Bank of Vida.
Terry	State Bank of Terry.
	Security State Bank.
Thompson	First State Bank.
	Thompson State Bank.
Toston	Toston State Bank.
Townsend	State Bank of Townsend.
Troy	Kootenai Valley State Bank.
Turner	Turner State Bank.
Twin Bridges	Bank of Twin Bridges.
Two Dot	State Bank of Two Dot.
Valier	Montana State Bank.
Vananda	Vananda State Bank.
Victor	Farmers State Bank.
Virgelle	Virgelle State Bank.
Virginia City	Elling State Bank.
	Madison State Bank.
Westby	Farmers State Bank of Westby.
West Fork	First State Bank of West Fork.
Whitehall	Whitehall State Bank.
W. Sulphus Spgs.	Central State Bank.
Whitetail	Security State Bank.
Wibaux	First State Bank.
	Wibaux County Bank.
Williams	First State Bank of Williams
Willow Creek	Willow Creek State Bank.
Wilsall	Farmers State Bank.
Windham	State Bank of Windham.
Winifred	First State Bank of Winifred.
Winnett	Winnett State Bank.
	First State Bank of Winnett.
Wisdom	State Bank of Wisdom.
Wolf Point	First State Bank.
	Security State Bank.
Worden	Farmers State Bank.
Zurich	First State Bank of Zurich.

Private Banks.

Bear Creek	Clark-Wright Co., Bankers.
Billings	Yegen Bros., Bankers.
Butte	W. A. Clark & Bros., Bankers.
	Yegen Bros., Bankers.
Columbia Falls	Jas. A. Talbott's Bank.
Gardiner	Yegen Bros., Bankers.
Helmville	Blair & Co., Bankers.
Hingham	W. J. Minkiewitz & Co., Bankers.
Livingston	C. S. Hefferlin & Son, Bankers.
Ingomar	Wiley, Clark & Greening, Bankers.
Neihart	D. J. Condon, Banker.
Sumatra	Wiley, Clark & Greening, Bankers

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